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Russell Schreiber - CONFIDENTIAL - ATTORNEYS' EYES ONLY - 10/24/2018 Fair Isaac Corporation vs. Federal Insurance Company, et al.

1	CONFIDENTIAL - ATTORNEYS' EYES ONLY			
2	UNITED STATES DISTRICT COURT DISTRICT OF MINNESOTA			
3				
4	X			
5	FAIR ISAAC CORPORATION,			
6	Plaintiff, v. Court File No. 16-cv-1054 (WMW/DTS)			
7	FEDERAL INSURANCE COMPANY			
8	and ACE AMERICAN INSURANCE COMPANY,			
9	Defendants.			
10	x			
11				
12	***CONFIDENTIAL - ATTORNEYS' EYES ONLY***			
13	VIDEOTAPED DEPOSITION OF RUSSELL SCHREIBER			
14	New York, New York			
15	Wednesday, October 24, 2018			
16	8:52 a.m.			
17				
18	EXHIBIT			
19	22			
20				
21	Reported by:			
22	LYNN VAN DEN HENDE CRR, RMR, RPR, CSR-NY, CSR-CA, CSR-IL			
23	JOB NO: 39215			
24				
25	25			

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2	Q. And new business, are there	2	for that service.
3	buckets in particular when you're talking	3	Q. So sticking with the insurance
4	about the insurance market that you're	4	market, there's software licensing
5	looking at for new business?	5	revenues
6	A. How do you mean "buckets"?	6	A. That's right.
7	Q. Well, FICO sells software?	7	Q. — and then professional services?
8	A. Right.	8	Those are the two main forms of
9	Q. That's a source of revenue	9	revenue generation in the insurance market
10	generation for FICO, right? That might be	10	for FICO, is that fair?
11	one area of revenue generation that would	11	A. Those are two of them. Are they
12	apply to the insurance market?	12	the two main?
13	A. Right.	13	There is also maintenance.
14	Q. Is that fair?	14	And then there is also scores,
15	A. So there's software and services,	15	like, you know, the FICO credit score, your
16	yes.	16	personal credit score. We have FICO
17	And the software is multiple	17	insurance scores as well.
18	lines. And the services have multiple lines,	18	Q. Okay, okay. And would that be in
19	yes.	19	the software sales bucket, or no?
20	Q. And "services," you mean	20	A. No. That would be in the revenue
21	professional services?	21	bucket. But that was a different kind of
22	A. Right.	22	it was analytic sales.
23	Q. And that would be describe for	23	Q. Okay. So when you started, you
24	me generally what that means in the context	24	were in charge of the northeast insurance
25	of FICO?	25	market.
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2	A. That would mean we had a	2	And you've described that to mean
3	consulting staff. I assume we still have a	3	essentially you were responsible for the
4	consulting staff.	4	revenues that FICO realized from the
5	But there were people that were	5	northeast insurance market.
6	paid on the hour to work at or for clients	6	In terms of your actual job
7	directly.	7	duties, what did that look like generally?
8	Kind of like lawyering, you get a	8	A. So it was planning, how do we
9	billing rate and	9	achieve revenue goals; work work back and
10	Q. And the skill that these folks	10	forth with the leadership at that time to set
11	offered was technical skill with the	11	a goal and then see how we could fit into it
12	software?	12	based on the tools that we had.
13	A. When you say "technical," that	13	It would be working with various
14	means a lot of different things.	14	sales teams. Like I know we're here to talk
15	But so they had skill some had	15	about Blaze. So the Blaze had a sales team.
16	technical skills in software. Some had	16	There were other products and
17	technical skills in gathering user	17	other sales teams.
18	requirements.	18	So I'd work with all those teams
19	Some had technical skills in an	19	to see what we're going to bring to a
20	industry, insurance in my case, or it could	20	
21	have been banking or contract in another	21	We'd set up road shows. We'd have
22	case.	22	
23	So so they did have technical	23	v 22
24	skills that would warrant a customer paying	24	
25	multihundreds of, you know, dollars an hour	25	All the first
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2	A. Yes, yes.	2	dimensions to it.
3	Q. Okay.	3	But one was to help sell the next
4	A. In fact, I think that was our	4	one. So I could say, aha, well, you know,
5	title. I think so like any other	5	insurance company, you know, X uses it for
6	organization, they've gone through changes	6	something. And that's a that's a great
7	well, why don't you just ask the question?	7	kind of, you know, horizontal application
8	Q. No, I think you're anticipating	8	that other insurers could be thinking about
9	what my question is.	9	doing.
10	MR. HINDERAKER: So answer the	10	And not obviously not a
11	THE WITNESS: No, I'll keep going.	11	confidential handling you know, insure
12	I just	12	confidential I would insure confidential
13	MR. HINDERAKER: No, no, I'm just	13	information by understanding how one
14	trying to say let counsel ask a	14	insurance company uses it.
15	question, and then you can answer what	15	At that point I can then help
16	she asks you.	16	others understand the art of the possible
17	THE WITNESS: Okay.	17	with the technology.
18	BY MS. JANUS:	18	So that was one reason why we had
19	Q. It's so much easier.	19	to know what they were doing.
20	Yeah, so you were saying the	20	Another reason was to be able to
21	client partner role.	21	bring the rest of FICO to bear and to help.
22	And it sounded like maybe in my	22	Q. With that particular client?
23	mind I've heard in the context of this case	23	A. Yeah. So I'd bring a professional
24	reference to client partners.	24	services person in to help integrate, say,
25	A. Uh-huh.	25	Blaze and Duck Creek. You know, pick a
	Page 16		Page 18
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2	Q. And I'm trying to figure out where	2	product, whatever.
3	what you're describing fits in with the	3	Q. And the client partner would need
4	client partner role at FICO.	4	to understand how a given client was using
5	A. Right. So so probably my	5	Blaze in order to facilitate FICO's continued
6	business card at the time might have said,	6	support of the use of Blaze?
7	"vice president, client partner."	7	A. Within within bounds.
8	So client partner was a at that	8	So it's interesting how there were
9	time was a a organizational construct to	9	some clients that were open to Camono we
10	bring industry experts or industry folks into	10	worked very closely with.
11	the FICO fold and be focused on client	11	And there were other clients
12	relationships and making sure we're able to	12	some were in the city here that I would
13	bridge the FICO technologies with industries.	13	knock on the door and say, hey, I just took
14	And so the people that did that	14	over this part of the business and I'd like
15	I was one of them were called client	15	to meet you, see what you're doing. They'd
16	partners.	16	say, no, thank you. We don't want we
17	Q. As part of your job were you	17	don't want a relationship. We just bought
18	familiar generally with the way the clients	18	your software.
19	you were responsible for used Blaze?	19	So there were some customers that
20	A. Yes.	20	kept a very their use very close to the
21	Q. That was one of your job	21	vest and they wouldn't really tell us, and
22	responsibilities?	22	they would just pay their bills.
	A. Yes.	23	And there were others that we were
23			
23 24	Q. Why was that?	24	very close with.
		24	

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2 CONFIDENTIAL - ATTORNEYS EYES ONLY - Schreiber 2 movbs, right? 3 Q. As part of your responsibilities 3 as dient partner would you also generally be 5 familiar with le closness that governed the 6 relationships with the cleanses that governed the 7 relationships with the cleanse that governed the 8 A. So generally, yes. 9 A. So generally, yes. 10 had that I didn't even know, I wasn't even 11 aware of. 12 aware of. 13 but generally the scope of the 13 license with a given client was something 14 that you were familiar with? 15 A. Orl had to figure it out. 16 But, yes, yesh, sure. 16 But, yes, yesh, sure. 17 Q. And that would be important for 18 what you are doing as a client partner; 19 take t, because you need to know whether 20 there are additional products or services 21 that could be sold to a given client, 22 correct? 23 A. At one end or or if that 24 product was being sunset and they needed to 25 know that it was being, you know, shelved in 26 the software that they've licensed under the 27 terms of the license; correct? 28 A. Say that again, please. 29 Q. Yeah. 20 Q. Yeah. 21 Bat Ryes in a license or one of the 21 license? 21 A. Right. So if you meand oy ou 21 mean like what the acope of the 22 mean like incense, correct? 23 A. Right. So if you meand oy ou 24 with client is able to use the software that 25 Q. Yeah. 26 Q. Yeah. 27 Q. Yeah. 28 A. Right. So if you meand oy ou 29 with Chubb? 20 Q. Yeah. 21 mean like what the scope of the license is? 21 License? with what the scope of the license is? 22 License with a given client. Chubb 23 awas my my entree into FICO. That's you 24 k now, put me on the map. 25 So that would have been february, 26 So that would have been february. 27 So that would have been february. 28 February 29 A. Chubb was my first client. Chubb 29 So that would have been an RFP, and the received an RFI in 29 products in the response. 20 Chubb was my first client. Chubb 21 know, plant lit was a plant lit was a plant little response and RFI in 29 products in the respo		Fair Isaac Corporation vs. Federal Insurance Company, et al.			
3 Q. As part of your responsibilities 4 as client partner would you also generally be 5 familiar with licilenses that gowered the 6 relationships with the clients that you 7 worked with? 8 A. So generally, yes. 9 But there were licenses that folks 10 had that I didn't even know, I wasn't even 11 aware of. 12 Q. But generally the scope of the 13 license with a given client was something 14 that you were familiar with? 15 A. Or I had to figure it out. 16 But, yes, yeah, sure. 17 Q. And that would be important for 18 what you are doing as a client partner, I 19 take it, because you need to know whether 10 there are additional products or services 11 that could be sold to a given client, 12 product was being sunset and they needed to 13 Product was being sunset and they needed to 14 product was being sunset and they needed to 15 know that it was being, you know, shelved in 16 the software that they've licensed under the 17 ferms of their license, correct? 18 O. Yeah. And you would also need to 19 know how widely that client is able to use the software that they've licensed under the 19 license? 10 Q. You'd also need to know how widely 11 they've licensed under the 12 license? 13 A. Right. So if you said – I would 14 mean like what the scope of the license is? 15 Q. Yeah, 16 A. Because "widely" is – I'm not 17 sure – yeah, so if you said – I would 18 certainly want to read the scope of the 19 license, yeah, yeah. I guess. 10 Q. Vhien did you first begin to work 21 with Chubb? 22 A. Chiybb was my first client. Chubb 23 was my – my entrie into FICO. That's – you 24 know, put me on the map. 25 So that would have been February, 26 So so us aid nile the response. 27 M. Oi, I mean the scope of the 28 product was being a unset and they needed to 29 problem. 21 mean like what the scope of the 29 problem. 21 con Filent Service of the software that they've licensed under the 20 problem. 21 their way through that process. 22 A. Chay shat again, please. 33 A. Right. So if you mean — do you 34 mean like what the scope of the 35	1	CONFIDENTIAL - ATTORNEYS' EYES ONLY - Schreiber	1	CONFIDENTIAL - ATTORNEYS' EYES ONLY - Schreiber	
s aculent partner would you also generally be familiar with the licenses that governed the relationships with the clients that you worked with? 7 A. Oh, I meant '6. Did I say '16? 8 A. So generally, yes. 9 But there were licenses that folks 10 had that I didn't even know, I wasn't even 11 aware of. 12 A. But generally the scope of the 13 alones with a given client was something 14 that you were familiar with? 15 A. Or I had to figure it out. 16 But, yes, yeah, sure. 17 Q. And that would be important for 18 what you are doing as a client partner, I 19 that you are doing as a client partner, I 20 there are additional products or services 21 that could be sold to a given client, 22 cornect? 23 A. At one end or - or if that 24 product was being sunset and they needed to 25 know that it was being, you know, shelved in 26 there are additional products or services 27 their way through that process. 28 A. Say that again, please. 39 Q. You'd also need to know how widely that client is able to use the software that they've licensed under the 19 license? 20 A. Right. So if you mean - do you 21 mean like what the scope of the license is? 22 G. Yeah. 23 A. Right. So if you mean - do you 24 mean like what the scope of the license is? 25 Lonese? 26 Q. Yeah. 27 A. Oh, I meant '6, Did I say '16? 28 A. Oh, Jumeant '6, Did I say '16? 29 And do you recalled an Aprica of the top of the software that they've licensed under the 29 the request for information or proposal was the software that they've licensed under the 29 the request for information or proposal was the software that they've licensed under the 29 the request for information or proposal was to create 29 an automated renewals platform for their 29 generally what the nature of their 20 Q. Yeah. 30 A. Right. So if you mean - do you 31 A. Right. So if you mean - do you 42 the request for information or proposal was the request for information or proposal was the remember. 43 their way through that process. 44 A. Oh, yeah, yeah. I was a document that we remained the remaine	2	works, right?	2	maybe March of '16.	
5 Semillar with the licenses that governed the control relationships with the clients that you contend with? 2 2 3 3 3 3 3 3 3 3	3	Q. As part of your responsibilities	3	So within a month or two we	
6 relationships with the clients that you 7 worked with? 8 A. So generally, yes. 9 But there were licenses that folks 10 had that I didn't even know, I wasn't even 11 aware of. 12 A. But generally the scope of the 12 March. So early — late winter, early 13 license with a given client was something 14 that you were familiar with? 15 A. Or I had to figure it out. 16 But, yes, yeah, sure. 17 Q. And that you dee be important for 18 What you are doing as a client partner, I 19 But, was up to the work on the was somether 19 But, yes, yeah, sure. 10 there are additional products or services 10 there are additional products or services 11 that could be sold to a given client, 12 correct? 12 product was being surised and they needed to 12 from that it was being, you know, shelved in 12 lease, yeah, sure was near they needed to 13 from Chubb? 14 CONFIDENTIAL - ATTORNEYS' EYES ONLY - Schreiber 15 know how widely that client is able to use he software that they've licensed under the term of their 19 leases, was the day under the term of their 19 leases with a given client, or was the software that they've licensed under the term of their license, correct? 10 C You'd also need to know how widely 11 that client is able to use the software that they've licensed under the terms of their license, correct? 12 lease, yeah, yeah. I guess. 13 A. Sight, So if you mean — do you 14 mean like what the scope of the license is? 15 A. Right. So if you said — I would a mean like what the scope of the license is? 16 B. A. Bacause "widely" is — I'm not license. 17 I with a what they called specialty lines. 18 And so the way they sold hose 19 products is they have the underwriting license. 20 C. When did you first begin to work 21 with Chubb? 22 A. Chubb was my first client. Chubb 23 was my — my entrée into FICO. That's — you 24 know, put me on the map. 25 Cotat would have been February, 26 be able to sell to a larger market, which	4	as client partner would you also generally be	4	received an RFI, and I led the response.	
7 Worked with? 8 A. So generally, yes. 9 But there were licenses that folks 9 But there were licenses that folks 10 had that I didn't even know, I wasn't even 11 aware of. 12 Q. But generally the scope of the 12 But generally the scope of the 13 Icense with a given client was something 13 license with a given client was something 14 that you were familiar with? 15 But, yes, yeah, sure. 16 A. Or land to figure it out. 17 A. It could have been an RFP, but it 18 What you are doing as a client partner, I 19 What you are doing as a client partner, I 20 License with a would be important for I 21 that could be sold to a given client, I 22 correct? 23 correct? 24 that could be sold to a given client, I 25 know that it was being sunset and they needed to I 26 know that it was being sunset and they needed to I 27 know that it was being sunset and they needed to I 28 know that it was being sunset and they needed to I 29 know that it was being sunset and they needed to I 20 know that it was being sunset and they needed to I 21 know how widely that client is able to use 21 constitution of their license, correct? 22 correct? 3 have an up and manage their	5	familiar with the licenses that governed the	5	MR. HINDERAKER: Can I I think	
But there were licenses that folks 9	6	relationships with the clients that you	6	you said '16? February	
But there were licenses that folks 10 had that I didn't even know, I wasn't even 11 aware of, 12 Q. But generally the scope of the 13 license with a given client was something 14 that you were familiar with: 15 A. Or I had to figure it out. 16 But, yes, yesh, sure. 16 But, yes, yesh, sure. 17 Q. And that would be important for 18 what you are doing as a client partner, I 19 that you were doing as a client partner, I 19 that you were doing as a client partner, I 19 that you were doing as a client partner, I 19 that you are doing as a client partner, I 19 that you are doing as a client partner, I 19 there are additional products or services 10 that could be sold to a given client, 10 creative there are additional products or services 11 that could be sold to a given client, 12 product was being sunset and they needed to 13 provident that was being, you know, shelved in 14 product was being, you know, shelved in 15 Page 20 16 CONFIDENTIAL - ATTORNEYS' EYES ONLY - Schreiber 17 their way through that process. 18 Q. Yesh. And you would also need to 19 lerms of their license, correct? 20 Q. You'd also need to know how widely that client is able to use 21 the software that they've licensed under the term of their 12 lerms of their license, correct? 13 A. Right. So if you meand oyou 14 mean like what the scope of the license is? 15 Q. Yesh. 16 A. Because "widely" isI'm not 16 But what the you different products in 16 the spring of 2006? 17 process 18 A. Right. So if you aidI would 19 license, yeah, yeah. I guess. 20 Q. When did you first begin to work 21 with Chubb? 21 A. Chubb was my first client. Chubb 22 A. Chubb was my first client. Chubb 23 was mymy entriee into FICO. That'syou 24 know, put me on the map. 25 both would have been february, 26 both would have been en RFI: 27 control what is a RFI: 28 request for information on underwriter like 29 received to be able to present to Chubb a series of the formation of proposal was from the request for information on proposal was from the request for inform	7	worked with?	7	A. Oh, I meant '6. Did I say '16?	
10 had that I didn't even know, I wasn't even 11 aware of. 12 O. But generally the scope of the 13 license with a given client was something 14 that you were familiar with? 15 Isome with a given client was something 16 But, yes, yeah, sure. 17 O. And that would be important for 18 what you are doing as a client partner, I 19 the are additional products or services 19 that could be sold to a given client, 20 there are additional products or services 21 that could be sold to a given client, 22 that could be sold to a given client, 23 that could be sold to a given client, 24 product was being sunset and they needed to 25 know that it was being, you know, shelved in 26 there are additional products or services 27 the read with a given client, 28 product was being sunset and they needed to 29 know that it was being, you know, shelved in 29 the read with a given client, 20 that could be sold to a given client, 21 product was being sunset and they needed to 22 problem. 23 La A. At one end or or if that 24 product was being sunset and they needed to 25 know that it was being, you know, shelved in 26 the software that it was being, you know, shelved in 27 their way through that process. 28 La Soly that gain, please. 39 C. Yeah. And you would also need to 40 You'd also need to know how widely 41 that client is able to use the software that they've licensed under the term of their 41 they've licensed under the term of their 42 license? 43 A. Right. So if you mean do you 44 mean like what the scope of the license is? 45 Q. Yeah. 46 C. And what is an even you are an RFP, but it would be an RFP. 47 and you would also need to know how widely 48 mean like what the scope of the license is? 49 Q. You'd also need to know how widely 40 license? 40 Q. Yeah. 41 mean like what the scope of the license is? 41 murrant of their inconse, correct? 42 mile and the products in the table to use the software that they've licensed under the term of their 41 license, yeah, yeah, I guess. 41 murrant facturers maybe or nurses or, you know,	8	A. So generally, yes.	8	I meant 2006. Thank you.	
aware of. 2	9	But there were licenses that folks	9	Q. So you said you received an RFI in	
12 Idense with a given client was something 13 Iscense with a given client was something 14 that you were familiar with? 15 A. Or I had to figure it out. 16 But, yes, yeah, sure. 16 But, yes, yeah, sure. 16 What you are doing as a client partner, I 17 Use with a given of the information would be an RFI. 18 What you are doing as a client partner, I 19 take it, because you need to know whether 19 that could be sold to a given client, 21 that could be sold to a given client, 22 correct? 23 A. At one end or or if that 24 product was being sunset and they needed to know what it was being, you know, shelved in 25 know that it was being, you know, shelved in 26 two years, that we can up and manage their 27 two years, that we can up and manage their 28 their way through that process. 29 (A. A. Say that again, please. 20 (A. O. Yeah. 21 the software that they've licensed under the lems of their license, correct? 22 the software that they've licensed under the lith eye will censed under the lith eye will be will	10	had that I didn't even know, I wasn't even	10	the spring of 2006?	
13 Sering, yeah. It was right away.	11	aware of.	11	A. Right. I want to say February or	
14 that you were familiar with? 15 A. Or I had to figure it out. 16 But, yes, yeah, sure. 17 Q. And that would be important for 18 what you are doing as a client partner, I 19 take it, because you need to know whether 20 there are additional products or services 21 that could be sold to a given client, 22 correct? 22 correct? 23 A. At one end or — or if that 24 product was being sunset and they needed to 25 know that it was being, you know, shelved in 26 Page 20 27 CONFIDENTIAL - ATTORNEYS' EYES ONLY - Schreiber 28 the software that they be licensed under the 39 the software that they've licensed under the 40 terms of their license, correct? 41 terms of their license, correct? 42 A. Say that again, please. 43 A. Right. So if you mean — do you 44 mean like what the scope of the license is? 45 Q. Yeah. 46 A. Right. So if you mean — do you 47 sure — yeah, so if you said — I would 48 license, yeah, yeah. I guess. 49 Q. When did you sirds begin to work 40 Q. Yeah. 41 fleinse, correct 41 fleinse, cyeah, yeah. I guess. 42 license, yeah, yeah. I guess. 43 A. Right. So if you sind — I would 46 mean like what the scope of the license is? 47 sure — yeah, so if you said — I would 48 mean like what the scope of the license is? 49 Q. When did you sirds begin to work 40 Q. When did you girst begin to work 41 mean like what the scope of the license is? 42 corrections and pricing and an approach to the solution and pricing and an approach to the 20 proclema. 4 mean like what the scope of the license is? 4 A. Right. So if you mean — do you 5 plumbers. 5 Q. Yeah. 6 But what they clied specialty 7 sure — yeah, so if you said — I would 7 service of the license, correct 8 A. Because "widely" is — I'm not 9 license, yeah, yeah. I guess. 9 Q. When did you sirds begin to work 9 products is they have the underwriting 9 products is they have the underwriter like 9 license, yeah, yeah. I guess. 9 Q. When did you first begin to work 9 license yeah, yeah. I guess. 9 Q. When did you first begin to work 9 license, yeah, yeah. I guess. 9 Q. Wh	12	Q. But generally the scope of the	12	March. So early late winter, early	
15 A. Or I had to figure it out. 16 But, yes, yeah, sure. 17 Q. And that would be important for 18 what you are doing as a client partner, I 19 take it, because you need to know whether 20 there are additional products or services 21 that could be sold to a given client, 22 correct? 23 A. At one end or or if that 25 know that it was being, you know, selved in 26 product was being sunset and they needed to 27 know that it was being, you know, selved in 28 product was being sunset and they needed to 29 know that it was being, you know, selved in 20 Page 20 1 CONFIDENTIAL - ATTORNEYS' EYES ONLY - Schreiber 2 two years, that we can up and manage their 3 their way through that process. 4 Q. Yoah. And you would also need to 5 know how widely that client is able to use 6 the software that they've licensed under the 7 terms of their license, correct? 8 A. Say that again, please. 9 Q. You'd also need to know how widely 10 that client is able to use the software that 11 they've licensed under the term of their 12 license? 12 license? 13 A. Right. So if you meando you 14 mean like what the scope of the license is? Q. Yeah. A. Because "widely" is I'm not 19 license, peah, yeah. I guess. 19 Q. You'd also need to know how widely 10 sure yeah, so if you said I would 11 certainly want to read the scope of the 12 license, peah, yeah, I guess. 13 A. Right. So if you said I would 14 certainly want to read the scope of the 15 license, peah, yeah, I guess. 16 But what they called specialty 17 lines. 18 A. Ohubb was my first client. Chubb 28 A. Out of larger market, which 29 So that would have been February, 20 So that would have been February, 20 So that would have been February, 21 be able to sell to a larger market, which	13	license with a given client was something	13	spring, yeah. It was right away.	
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	24	know, put me on the map.	24	a corporate initiative. Their agenda was to	
	25	So that would have been February,	25	be able to sell to a larger market, which	
Page 21 Page 23		Page 21		Page 23	
Page 21 Page 23	25		25		

CASE 0:16-cv-01054-DTS Doc. 510-20 Filed 08/26/19 Page 5 of 5 Russell Schreiber - CONFIDENTIAL - ATTORNEYS' EYES ONLY - 10/24/2018 Fair Isaac Corporation vs. Federal Insurance Company, et al.

	Fair Isaac Corporation vs. Fed	era	a insurance Company, et al.
1	CONFIDENTIAL - ATTORNEYS' EYES ONLY - Schreiber	1	CONFIDENTIAL - ATTORNEYS' EYES ONLY - Schreiber
2	meant smaller value, smaller dollar value.	2	touch, no touch.
3	So like I forget the numbers,	3	So if they had the high touch
4	but I want to say the average policy price	4	once were the most expensive ones to renew,
5	was maybe let's call it \$100,000 for this	5	because you had to go send people out, look
6	discussion.	6	at the buildings, you know you know, check
7	They wanted to be able to move	7	the headcount, make sure the staff is right.
8	down to a bigger market, more prospective	8	So it's how do you price that
9	customers.	9	premium.
10	Say the average policy is \$20,000.	10	Whereas the no touch, it's like
11	So, you know, moving to like the Fortune 100s	11	our auto insurance. You just get a new bill
12	to the Fortune 10,000, that kind of concept.	12	for the next year, right?
13	The way their business worked at	13	So they were trying to get more
14	that time was they would write the new	14	into the low to no touch.
15	policy, they'd get a new prospect, and they'd	15	Q. And for folks who aren't familiar
16	assess the risk.	16	with either the insurance industry or Blaze,
17	And then they would if they won	17	
18	the work, they'd book the policy, and they'd	18	
19	have a new customer.	19	solution like this?
20	The problem was that on renewals	20	A. Sure.
21	they would do a full review of the each	21	So insurance policies are annual
22	policy, so that it was effectively	22	
23	underwriting the whole customer from scratch,	23	
24	which is very expensive.	24	
25	So the premise of this RFI or RFP		transferred, be fed into a Blaze engine.
	Page 24		Page 26
1	CONFIDENTIAL - ATTORNEYS' EYES ONLY - Schreiber	1	
2		2	
3	how can they automate the underwriting the	3	
4	renewal process so that they could move into	4	rules in Blaze would be applied to it.
5	a business model where they were had less	5	and a life and
6	manual intervention with the renewal process.	6	
7	So they're going to be some		means we could do a low or no touch.
	insurance customers that would just, you	8	
9	know, not even touch this, just automatically	9	
10	renew it.	10	
11	There were others I think that	11	W
12	THE STATE OF THE S	12	
13	underwriting. There were some that were in	13	
14	the middle.	14	2 1/11/2 1 1/1 1/1
15	So they called that the low touch,	15	
16	no touch, high touch is you know, and it's	16	
17	become pretty big in the industry now.	17	
18	Q. And the idea was this renewal	18	
		19	
19	A. So they would be able to segment	20	
20			
21		21	
22		22	
23		23	
24		24	
25	the renewal process into high touch, low	25	
	Page 25		Page 27